

Risk Consulting RCB006

Vehicle Accumulation Assessment & Controls

The following provides general best practice advice with respect to control measures and risk mitigation for vehicles parked on-site.

At certain times of the year there is likely to be a scenario where all, or the majority of your vehicles, are stored together at any one location.

This will significantly increase the total value of a multi-vehicle accumulation loss.

This document provides information designed to assist you in assessing your exposures and recommended best practice controls to mitigate this risk.

Location of your Premises

Ensure physical /perimeter security arrangements are adequate & complete

- Electronic systems such as CCTV systems and intruder alarms to provide coverage over the site. Where there is no physical presence these should be remote/monitored systems.
- Security lighting to provide clear visibility throughout the site.
- Manned security is to be deployed where other measures are not in place or considered inadequate. Where permanent manned guards or security patrols are engaged, they should be SIA accredited www.sia.homeoffice.gov.uk

Availability of Water for Fire Fighting Purposes

- Assess the sufficiency of firefighting water resources and reach out to the Fire Service for guidance in instances where there are:
- substantial vehicle accumulations,
- vehicles in less accessible or remote areas,
- electric or hybrid vehicles being stored.

Disclaimer

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Buildings and the Environment

- Avoid parking vehicles close to buildings as this presents a threat to and from the buildings and vehicles
- Where practicable avoid parking vehicles within 10 metres of any buildings and look for a much wider gap (more than 20 metres)
- Try and avoid parking vehicles on or near grass (or other areas with vegetation) during hot weather to minimise the potential for fire spread.

Storm/Flood

Assess storm and flood vulnerability.
For this you should consider the following:

- The proximity of your premises/vehicles to any open water, especially large/ fast flowing rivers or any other flowing water courses
- Whether or not your premises are above or below the water level of the nearby water courses
- Previous experience of flooding suffered by yourself or your neighbours
- The adequacy of on-site drainage
- The construction of the surface which vehicles are parked on as unprepared grass or mud when wet could mean vehicles get stuck or are difficult to move

Sign up for flood warnings from the Government:
www.gov.uk/check-long-term-flood-risk

Formalise a flood plan to manage your storm exposures

Where significant exposure is identified, it is advisable to consult with your insurance risk management representative regarding mitigation strategies or consider relocating the vehicle.

Vehicle Parking

- Plan parking arrangements with special consideration to high value or 'theft attractive' vehicles as well as significant accumulation more than £250,000'
- Aim to maintain a clearance of over 20 meters between blocks of vehicles, with a maximum of £250,000 per block. Additionally, ensure that no vehicles are parked within a minimum distance of 10 meters from any buildings.
- Electric/Hybrid vehicles should be parked with a charge between 30-80% and grouped together within dedicated blocks. Weekly checks of the vehicles state of charge (SoC) should be undertaken during storage.

Vehicle Keys

- Secure keys within a quality locked safe in an alarm protected area
- Strictly control access whilst ensuring you will need to be able to safely access the keys in an emergency.

Fuel & Battery Charging

- Keep fuel levels within vehicles to a minimum during prolonged periods of inactivity
- Reduce bulk fuel supplies on site to a minimum during prolonged periods of inactivity
- Only charge vehicles overnight that are operationally critical
- Charging of Electric/Hybrid vehicles should only be undertaken within dedicated charging areas in accordance with RISC RC59. No charging should be undertaken within dedicated storage blocks.

Emergency Plan

- Keep fuel levels within vehicles to a minimum during prolonged periods of inactivity
- Reduce bulk fuel supplies on site to a minimum during prolonged periods of inactivity
- Only charge vehicles overnight that are operationally critical

For further advice please speak with your normal insurance advisor

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